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Order Filed on December 20, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

Ivan Regalado : HONORABLE ROSEMARY GAMBARDELLA  
: CHAPTER 13  
Debtor (s) : Case No. 23-19295  
: Hearing: December 18, 2024 at 10:00 a.m.

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**Revised Order Resolving Secured Creditor's Objection to Loss Mitigation Period**

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The relief set forth on the following pages numbered two (2) is hereby ORDERED.

**DATED: December 20, 2024**

  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Ivan Regalado  
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Case No. 23-19295-RG

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A Notice of Request for Loss Mitigation was filed by the debtor on 12/20/24

Property: 1518 73rd Street, 1st Floor North Bergen, NJ 07047

Creditor: Midfirst Bank

and a Request for

It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:

- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's Loss Mitigation Program and Procedures (LMP).
- The Loss Mitigation process shall terminate on 01/31/25 (90 days from the date of entry of this order, unless an Application for Extension or Early Termination of the Loss Mitigation Period is filed under Section IX.B of the LMP.)
- The debtor must make monthly adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$2,299.70 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B. of the LMP and to obtain relief from the stay.

- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.